

**Information to identify the case:**

Debtor 1	<u>Kimberly D. Jacob</u>	Social Security number or ITIN	xxx-xx-6916
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	18-20082-JAD		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kimberly D. Jacob

4/18/23

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Kimberly D. Jacob  
Debtor

Case No. 18-20082-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Apr 18, 2023

User: auto  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2023:**

Recip ID	Recipient Name and Address
db	+ Kimberly D. Jacob, 104 Carmella Drive, Irwin, PA 15642-8909
cr	+ SCOLOPAX, LLC, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14756101	+ Care Credit, c/o Encore Receivable Management, 400 N Rogers Road, Olathe, KS 66062-1212
14756102	+ Collection Service Center Inc, PO Box 560, New Kensington, PA 15068-0560
14756103	+ Edward Jones, PO Box 108, Saint Louis, MO 63166-0108
14756104	Encore Receivable Management Inc., PO Box 3330, Olathe, KS 66063-3330
14756109	+ Lendmark Financial, 2669 Monroeville Boulevard, Monroeville, PA 15146-2301
14756112	+ PNC Bank NA, PO Box 8807, Dayton, OH 45401-8807
14756113	+ PNC Points Visa, PO Box 8807, Dayton, OH 45401-8807
15027607	+ Scolopax, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14756118	+ Vicotria's Secret/Comenity Bank, PO Box 659728, San Antonio, TX 78265-9728

TOTAL: 11

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 19 2023 03:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 18 2023 23:30:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 19 2023 03:23:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 18 2023 23:30:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: Q3G.COM	Apr 19 2023 03:23:00	Department Store National Bank, PO Box 657, Kirkland, WA 98083-0657
cr	+ Email/Text: ebnpeoples@grblaw.com	Apr 18 2023 23:30:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/Text: bncmail@w-legal.com	Apr 18 2023 23:30:00	SCOLOPAX, LLC, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14763294	EDI: PHINAMERI.COM	Apr 19 2023 03:23:00	Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
14756100	+ Email/PDF: bncnotices@becket-lee.com	Apr 18 2023 23:45:38	American Express, PO Box 981535, El Paso, TX 79998-1535
14776340	Email/PDF: bncnotices@becket-lee.com		

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		Apr 18 2023 23:45:37	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14796818	+ EDI: PHINAMERI.COM		
		Apr 19 2023 03:23:00	Americredit Financial Services, Inc. DBA GM Financ, P.O. Box 183853, Arlington, TX 76096-3853
14790020	Email/PDF: bncnotices@becket-lee.com		
		Apr 18 2023 23:45:38	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14787492	+ EDI: CITICORP.COM		
		Apr 19 2023 03:23:00	Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117
14756110	+ EDI: CITICORP.COM		
		Apr 19 2023 03:23:00	Macy's, PO Box 8113, Mason, OH 45040
14983484	EDI: Q3G.COM		
		Apr 19 2023 03:23:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14756105	+ EDI: PHINAMERI.COM		
		Apr 19 2023 03:23:00	GM Financial, PO Box 183834, Arlington, TX 76096-3834
14756106	+ EDI: IRS.COM		
		Apr 19 2023 03:23:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14756107	+ EDI: RMSC.COM		
		Apr 19 2023 03:23:00	JC Penney, c/o Synchrony Bank, PO Box 960090, Orlando, FL 32896-0090
14756108	+ Email/Text: PBNCNotifications@peritussservices.com		
		Apr 18 2023 23:30:00	Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
14760438	Email/Text: ktramble@lendmarkfinancial.com		
		Apr 18 2023 23:30:00	Lendmark Financial Services, LLC, 2118 Usher St., Covington, GA 30014
14756111	+ Email/Text: bnc@nordstrom.com		
		Apr 18 2023 23:30:34	Nordstrom Card Services, PO Box 6555, Englewood, CO 80155-6555
14783729	+ EDI: JEFFERSONCAP.COM		
		Apr 19 2023 03:26:00	Nordstrom, Inc., Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14777437	Email/Text: Bankruptcy.Notices@pnc.com		
		Apr 18 2023 23:30:00	PNC Bank, National Association, Attn: Bankruptcy Department, 3232 Newmark Drive, Miamisburg, OH 45342
14795513	Email/Text: Bankruptcy.Notices@pnc.com		
		Apr 18 2023 23:30:00	PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101
14756840	+ EDI: RECOVERYCORP.COM		
		Apr 19 2023 03:26:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14791283	EDI: Q3G.COM		
		Apr 19 2023 03:23:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14756114	+ Email/Text: bankruptcy@firstenergycorp.com		
		Apr 18 2023 23:30:00	Regional Medical Center, c/o Collection Service Center Inc, 839 5th Avenue, New Kensington, PA 15068-6303
15027607	+ Email/Text: bncmail@w-legal.com		
		Apr 18 2023 23:30:00	Scolopax, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
14756115	+ EDI: CITICORP.COM		
		Apr 19 2023 03:23:00	Sears Credit Card, PO Box 9001055, Louisville, KY 40290-1055
14756116	+ EDI: RMSC.COM		
		Apr 19 2023 03:23:00	Synchrony Bank/Levins, PO Box 965030, Orlando, FL 32896-5030
14756117	+ EDI: RMSC.COM		
		Apr 19 2023 03:23:00	Synchrony Bank/Value City, PO Box 965030, Orlando, FL 32896-5030
14787559	EDI: USBANKARS.COM		
		Apr 19 2023 03:26:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
14787148	EDI: AIS.COM		
		Apr 19 2023 03:26:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838

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TOTAL: 33

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
cr		PNC Bank, NA
cr	*+	Americredit Financial Services, Inc. Dba GM Financ, P.O Box 183853, Arlington, TX 76096-3853
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14767979	*+	American Express, PO Box 981535, El Paso, TX 79998-1535
14767980	*+	Care Credit, c/o Encore Receivable Management, 400 N Rogers Road, Olathe, KS 66062-1212
14767981	*+	Collection Service Center Inc, PO Box 560, New Kensington, PA 15068-0560
14767989	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court, Macy's, PO Box 8113, Mason, OH 45040
14767982	*+	Edward Jones, PO Box 108, Saint Louis, MO 63166-0108
14767983	*	Encore Receivable Management Inc., PO Box 3330, Olathe, KS 66063-3330
14767984	*+	GM Financial, PO Box 183834, Arlington, TX 76096-3834
14767985	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14767986	*+	JC Penney, c/o Synchrony Bank, PO Box 960090, Orlando, FL 32896-0090
14767987	*+	Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
14767988	*+	Lendmark Financial, 2669 Monroeville Boulevard, Monroeville, PA 15146-2301
14767990	*+	Nordstrom Card Services, PO Box 6555, Englewood, CO 80155-6555
14767991	*+	PNC Bank NA, PO Box 8807, Dayton, OH 45401-8807
14767992	*+	PNC Points Visa, PO Box 8807, Dayton, OH 45401-8807
14767993	*+	Regional Medical Center, c/o Collection Service Center Inc, 839 5th Avenue, New Kensington, PA 15068-6303
14767994	*+	Sears Credit Card, PO Box 9001055, Louisville, KY 40290-1055
14767995	*+	Synchrony Bank/Levins, PO Box 965030, Orlando, FL 32896-5030
14767996	*+	Synchrony Bank/Value City, PO Box 965030, Orlando, FL 32896-5030
14767997	*+	Vicotria's Secret/Comenity Bank, PO Box 659728, San Antonio, TX 78265-9728

TOTAL: 2 Undeliverable, 21 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 20, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Christopher M. Frye	on behalf of Debtor Kimberly D. Jacob chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com
Maria Miksich	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION mmiksich@kmlawgroup.com

Office of the United States Trustee

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ustpreion03.pi.ecf@usdoj.gov

Robert Davidow

on behalf of Creditor PNC Bank NA robert.davidow@phelanhallinan.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Thomas Song

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION pawb@fedphe.com

TOTAL: 8